

## **EXHIBIT D**

**Confirmation of Voluntary Decision to Redeem Collateral  
between Debtor and Secured Creditor  
(Pending Approval)**



**CONFIRMATION OF VOLUNTARY DECISION  
TO REDEEM COLLATERAL**

**VOLUNTARY DECISION TO REDEEM:**

I/we Terri Lei Beideman hereby confirm my/our decision to voluntary offer to pay to Digital Federal Credit Union, 220 Donald Lynch Boulevard, Marlborough, MA 01752 [hereinafter "DCU"] the sum of \$9,000.00, to redeem from DCU the 2014 Honda CRV VIN 5J6RM4H31EL111917, it being acknowledged that said amount represents the value of said motor vehicle in which DCU holds a properly perfected security interest pursuant to the terms of a note and security agreement dated 8/4/2016, a copy of said note and security agreement, along with the certificate of title evidencing perfection of said security interest being attached hereto as Exhibits 'A' and 'B' respectively.

**NO PERSONAL LIABILITY:**

In so doing I/we further confirm and acknowledge that the foregoing amount represents the value of the collateral and that in no way am I/we personally responsible for payment of any amounts due and owing under the aforementioned note and security agreement, inasmuch as I/we have been discharged of personal liability for said obligation pursuant to the provisions of 11 U.S.C. § 524(a). Reference is made to my/our Chapter 7 Bankruptcy Case No.22-19791-KCF filed with the United States Bankruptcy Court for the District of New Jersey

**TERMINATION OF SECURITY INTEREST:**

I/we further confirm and acknowledge that it is understood that upon payment of the aforesaid amount, DCU's security interest in the collateral shall be terminated.

Date: \_\_\_\_\_

\_\_\_\_\_  
Member's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Member's Signature

**ACKNOWLEDGED AND AGREED:**

Date: \_\_\_\_\_

\_\_\_\_\_  
Members Bankruptcy Counsel Signature

**mail**

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**connect**

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Insured by NCUA